THE REAL WEALTH MANAGER™ (RWM™)

Knowledge Bureau®
World-Class Financial Education

ESPECIALLY FOR:

- Financial Advisors
- Tax and Estate Advisors
- Insurance and Investment Advisors
- Divorce, Elder Care and End of Life Counsellors

FACULTY OF REAL WEALTH MANAGEMENT

As an RWM™ Specialist, you'll provide multi-generational advice and goal-based solutions by leading the way in helping your clients make decisions with all stakeholders to their financial success.

Lead a collaborative team of professionals and help your clients accumulate, grow, preserve and transition sustainable wealth. The RWM™ credentials signify comprehensive training in delivering holistic wealth management services.

The Pre-eminent Standard in Wealth Management Services.

"Knowledge Bureau, with their first-class courses, offers a sustainable, long-term educational framework for industry professionals. This is about implementing the Real Wealth Management process from an emotional intelligence, as well as a technical point of view, to guide clients in achieving their goals"

-Stefanie Keller, CFP, RWM™

TAKE A BOLD STEP. EARN YOUR RWM™ DESIGNATION.

STUDY ONLINE - EVERYTHING IS INCLUDED:

> Personal course selection consultation and virtual campus orientation
> Lesson plans and study plans
> Personal instructor support by email
> Comprehensive Knowledge Journal
> EverGreen Explanatory Notes - Online Research Library
> Practical case studies using well-known professional software
> Calculators and tools you can use immediately
> Testing and certification
> CE/CPD accreditation by various professional bodies

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TAKE A **RISK-FREE TRIAL**
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RWM™ DESIGNATION PROGRAM

Apply a strategic approach to professional wealth management with all the specialists on your client's team.

1 WHO IS THE REAL WEALTH MANAGER?

A Real Wealth Manager™ is the client's most trusted financial advisor as the strategist who leads all the other specialists in the execution of the clients' strategic financial plan. Demonstrating deep and broad knowledge in tax-efficient investment, retirement and estate planning, the RWM™ is the coveted role deservedly filled by this knowledgeable professional.

2 THE RWM™ ADVANTAGE: CERTIFIED SKILLSETS

Advisors authorized to use RWM™ behind their names have a deep and broad understanding of both the behavioral and financial skills required to manage family wealth over several generations. Using extensive skills in providing tax efficient Real Wealth Management services, clients are presented with an unparalleled opportunity to work with a primary advisor who has assembled a trusted team of specialists to help guide financial requirements throughout various family lifecycles.

In collaboration with the family, the RWM™ develops a strategy and follows a process to manage inter-generational wealth on an after-tax basis. This sets the standard for decision-making for investment, retirement, business, succession and estate planning. The team is then responsible for the stewardship of wealth from one generation to the next.

3 MEETING HIGH STANDARDS - COMPLEMENT YOUR CREDENTIALS

The RWM™ is earned with the completion of an 18 module program. Ongoing use of the certification mark requires 30 hours of continuing professional development in each two year cycle. Best of all, the RWM™ complements other industry designations, requiring the graduate to be in good standing and practice with the highest standards of conduct.

"I was surprised at how well the course was structured, it sets you up for success. Loved it! It was a wonderful revitalization of the value that we are bringing to our clients."

- Doug Buss, RWM™

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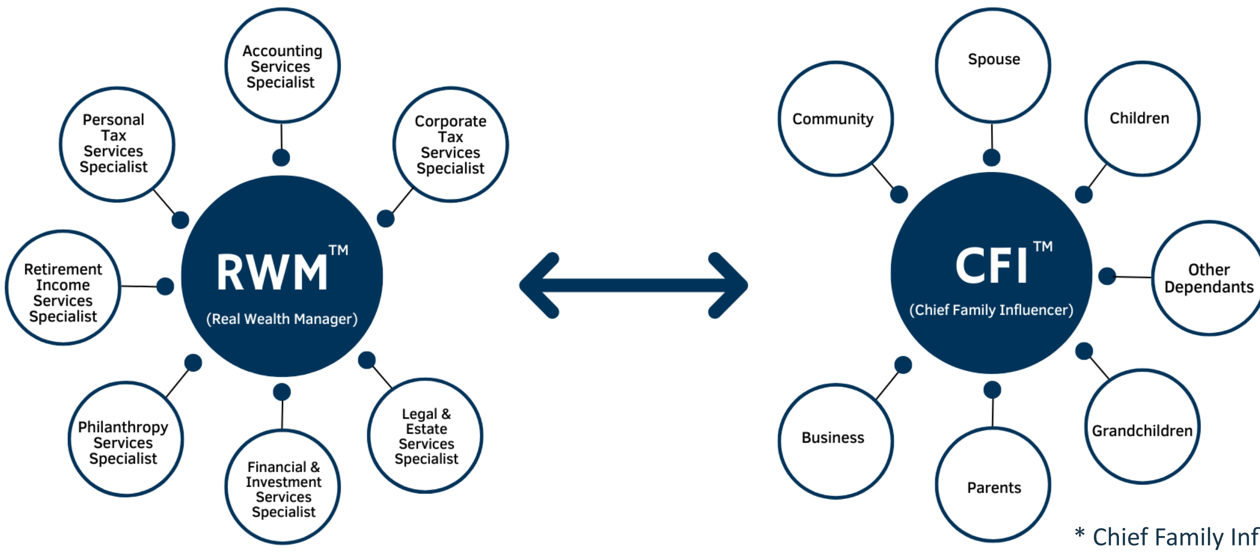
4 WHAT'S INVOLVED?

With the training, tools and processes, a RWM™ is better positioned to consider a client's situation with a higher standard of care. Over the long term, the RWM™ contributes not only as a knowledge specialist, but most importantly, as the primary advisor trained in the inter-advisory discipline of Real Wealth Management™. Specifically, the RWM™ possesses:

1. Deep Knowledge in a field of specialization suitable to their clients' needs:

- Investment Income Services
- Retirement Income Services
- Tax Planning Services
- Succession and Estate Planning Services

2. A Strategy and Process for Joint Decision-Making:



* Chief Family Influencer

5 SYNONYMOUS WITH HIGH STANDARDS

"We are proud to be the exclusive post-secondary educational institution offering the RWM™ Certificate of Distinction as well as the MFA™, MFA-P™ and DFA-Specialist™ Designation Programs, each of which lead financial professionals to a deeper level of specialization in their chosen field of expertise. Tens of thousands of professionals in the financial services, tax and accounting fields have trained with us over the years. **A Knowledge Bureau Education is synonymous with high standards of excellence.** Our programs include self-study courses conveniently available online, regional education days known as CE Summits, conferences, books, subscription services and most recently the RWM™ and MFA-P™ Programs."

- Evelyn Jacks, Founder and President

"I incorporate the RWM™ approaching into my practice by ensuring that our clients' personal taxes link with their corporate and estate tax planning for the best taxation results. I am participating with the Society of RWM™ because networking is important and I look forward to using the RWM™ Calculators."

- Marina Jensen, RWM™, DFA- Tax Services Specialist™

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RWM™ DESIGNATION PROGRAM

6 CURRICULUM FOR THE REAL WEALTH MANAGEMENT™ PROGRAM

PART A: RWM™ STRATEGY

1	DEFINING REAL WEALTH MANAGEMENT
2	THE STRATEGIC APPROACH IN REAL WEALTH MANAGEMENT
3	THE RWM™ PROCESS
4	THE COSTS OF BUILDING WEALTH

PART B: RWM™ PROCESS

5	ACCUMULATION
6	GROWTH
7	PRESERVATION
8	TRANSITION
9	OBJECTIVE-BASED FAMILY PLANNING

PART C: RWM™ THEORY - THE TAX BACKDROP

10	TAX STRATEGIES: MANAGING SOURCES OF INCOME AND CAPITAL
11	CROSS-BORDER ISSUES: CANADIANS & US INVESTMENTS
12	START-UPS: INCORPORATED OR UNINCORPORATED
13	CCPC PLANNING: UNDERSTANDING SHAREHOLDER EQUITY
14	CCPC PLANNING: SHAREHOLDER REMUNERATION

PART D: RWM™ PRACTICE MANAGEMENT

15	LEADING THE REAL WEALTH MANAGEMENT™ STRATEGY
16	SHARING THE PLAN WITH INTER-ADVISORY STAKEHOLDERS
17	ANALYSIS, ACCOUNTABILITY AND GO FORWARD PLANNING
18	YOU, THE REAL WEALTH MANAGER™

RWM™ DESIGNATION PROGRAM

7 WHAT SKILLS DOES A REAL WEALTH MANAGER HAVE?

The RWM™, the primary advisor in providing comprehensive and collaborative wealth advisory services, is specifically trained to lead strategic decision-making by an inter-advisory team with family stakeholders. The steps to this approach include:

- **Possessing** deep knowledge in the advisor's field of practice
- **Acting** as the **primary advisor** through a strategic process of decision making
- **Listening** for the client's life and financial triggers
- **Strategizing** using the "Four RWM Elements": Accumulation, Growth, Preservation and Transition of sustainable wealth
- **Managing** the team of specialists to provide required expertise for financial solutions
- **Implementing** the RWM strategy on an efficient after-tax, after-cost basis with all stakeholders
- **Analyzing** financial data expertly and consistently over time to meet financial milestones
- **Reviewing** and adjusting the strategy and process to meet ongoing client objectives

8 CLIENTS WANT CUSTOMIZED SOLUTIONS

According to a recent study* by the CFA Institute, "the connection between professional skills and customer outcomes must become more symbiotic ... wealth managers must demonstrate greater relevance to the current and future needs of clients and prospects."

The RWM™ cements his or her relevance to the family by confidently delivering customized financial strategies based on client objectives and goals with a process for accountable solutions over time. Your clients will appreciate the opportunity to make sound financial decisions with a most trusted advisor who really knows them well and can help them visualize the future while navigating a complicated financial world. The result is a pathway to true affluence and peace of mind.

*The Value of Premium Wealth Management, 2017

9 EARN A PRESTIGIOUS CERTIFICATE AND THE RWM™ DESIGNATION

An ever-growing number of advisors from all sides of the financial services are competing for clients. To avoid getting "lost in the noise" and to survive and grow, leading advisors can now differentiate themselves with this advanced level designation that complements the standard designations held by many planners, advisors and accountants.

- Become the **primary advisor** through all market conditions and life cycles
- Enhance your skills, fast-track your career and elevate client services
- Increase assets, revenue, team efficiency and profitability
- Work effectively with and increase referrals from other professionals
- Differentiate yourself from the mass of designation holders with a unique education

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THE DMA™ DESIGNATION TRACK

EARN A DESIGNATION BY DECLARING A SPECIALTY:

The DMA™ Designation is awarded to students who successfully earn 6 Certificates of Achievement as outlined above or take any 4 courses from a specialist category plus any 2 other courses.

We would like to create a lasting learning relationship with you and your team, for all your professional development and continuing education requirements.

Count on Us For:

- Practical training you can use right away with your team and clients
- Unparalleled personalized attention to ensure your success in the program
- Flexible learning format to fit even the busiest schedules – conveniently online and available 24/7
- Tax deductible tuition fees which qualify for the Tuition Fee Credit on your tax return
- All course materials, custom-designed software tools, research library, quizzes, testing and personal support are included in the single fee
- Continuing education credits from most professional bodies and regulators

About Knowledge Bureau:

Founded by tax expert, award-winning financial educator and best-selling author, Evelyn Jacks in 2003, Knowledge Bureau™ is a widely respected financial education institute and publisher based in Canada. Our world-class education solutions are innovative, informative, and in-depth, with a multi-disciplinary approach to professional development in the tax, accounting, bookkeeping and financial services.

Join Thousands Who Have Earned New Credentials

Over 1 million Online course module registrations

Over 23, 000 Technical training certificates issued

Over 17,800 Knowledge Bureau Report (KBR) subscribers

Over 11,000 Active students in certificate and designation programs

Over 14,100 CE Summits & Distinguished Advisor Conference attendees

"Our team of educational consultants and instructors make all the difference. We are always by your side as you study in the convenience of home or office. We want you to make the best educational decisions for your time and money and we are here to help."

- Evelyn Jacks, President of Knowledge Bureau

"Everything so far has had value to it. These studies have added to my knowledge and skills and I have put this knowledge to use immediately for our clients or I gained new skills which has given me the opportunity to expand our services."

- William Samplonius, DFA-Bookkeeping Services Specialist, ON

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